In the United States Patent and Trademark Office

Serial Number: 09/846,652 Application Filed: 05/01/01

Applicants: Vincent Moneymaker and Anthony Gaw

Application Title: Comprehensive Third-Party Transactional

Processing and Payment in an Online Environment

Mailed: September 27, 2004 At: 515 South Figueroa Street

Suite 1020

Los Angeles, CA 90071

RESTRICTION ELECTION PURSUANT TO 35 U.S.C. § 121

Marissa Thein, Examiner **Assistant Commissioner of Patents** Washington, District of Columbia 20231

Dear Marissa:

Following up on our conversation, I am electing to proceed with Invention II as set forth in your Detailed Action letter of September 14, 2004. As discussed in your letter, Invention II is comprised of claims 11-20 in the application. If you have any questions about this, or need anything further from me, please feel free to call me at (213) 622-1088.

Very respectfully,

Applicants: Vincent Moneymaker

Telephone No.: (213) 622-1088

RECEIVE OCT 1 4 2004 GROUP 3600

CERTIFICATE OF MAILING

I certify that this correspondence will be deposited with the United States Postal Service as first class mail with proper postage affixed in an envelope addressed to: "Assistant Commissioner for Patents, Washington, DC 20231" on the date set forth below.

Date: September 27, 2004